

UNITED STATES BANKRUPTCY COURT
District of Massachusetts

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/26/08.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Adam Kayi
aka Abderraham Kayi
55 Gordon Street
Apartment 1
Allston, MA 02134

Case Number:
08-17260

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-3865

Attorney for Debtor(s) (name and address):

Hal K. Levitte
Attorney Hal K. Levitte
Old City Hall
45 School Street, 2nd Floor
Boston, MA 02108
Telephone number: 1-617-227-1792

Bankruptcy Trustee (name and address):

John Aquino
Anderson Aquino LLP
240 Lewis Wharf
Boston, MA 02110
Telephone number: (617) 723-3600

Meeting of Creditors

Date: **October 23, 2008**

Time: **01:30 PM**

Location: **Thomas P. O'Neill Federal Bldg, 10 Causeway Street, Room 255-B, Boston, MA 02222**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 12/22/08

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Deadline for Debtor(s) to attend a Financial Management Training approved by the UST: Forty-five days from the first date set for the §341 meeting. Failure to file a debtor(s) certificate of completion with the Court will prevent the entry of the Debtor(s) discharge.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

U. S. Bankruptcy Court
10 Causeway Street
Room 1101
Boston, MA 02222
Telephone number: 617-565-6051

For the Court:

Clerk of the Bankruptcy Court:
James M. Lynch

Hours Open: Monday – Friday 8:30 AM – 5:00 PM

Date: 9/30/08

EXPLANATIONS

FORM B9A (10/05)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Debtor(s) Financial Management Training Deadline	The Debtor(s) discharge will not enter if the Debtor(s) fails to attend a financial management training program approved by the US Trustee or if the Debtor(s) attends such training and fails to file a debtor(s) certificate of completion with the U.S. Bankruptcy Court. This training is in addition to the prebankruptcy counseling requirement. A list of approved courses may be obtained from the U.S. Trustee office or from the Court website at www.mab.uscourts.gov .
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 0101-1
Case: 08-17260

User: admin
Form ID: b9aauto

Page 1 of 2
Total Served: 80

Date Rcvd: Sep 30, 2008

The following entities were served by first class mail on Oct 02, 2008.

db +Adam Kayi, 55 Gordon Street, Apartment 1, Allston, MA 02134-2410
aty +Hal K. Levitte, Attorney Hal K. Levitte, Old City Hall, 45 School Street, 2nd Floor, Boston, MA 02108-3206
tr +John Aquino, Anderson Aquino LLP, 240 Lewis Wharf, Boston, MA 02110-3927
smg +COMMONWEALTH OF MASSACHUSETTS, DIV OF UNEMPLOYMENT ASSISTANCE, ATTN BANKRUPTCY UNIT 5TH FLOOR, 19 STANFORD STREET, BOSTON, MA 02114-2502
smg MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564, BOSTON, MA 02114-9564
smg +UNITED STATES ATTORNEY, ONE COURTHOUSE WAY, SUITE 9200, BOSTON, MA 02210-3013
smg US DEPARTMENT OF LABOR, EMPLOYEE BENEFITS, JFK FEDERAL BUILDING, ROOM 575, BOSTON, MA 02203
ust +John Fitzgerald, Office of the US Trustee, 10 Causeway Street, Boston, MA 02222-1043
16691166 +Adam Kayi, 55 Gordon Street, Apt.: 1, Allston, MA 02134-2410
16691171 American Express*, General Counsels Office, Merrimack, Fl, 33025
16691175 +Bank Of America, 529 Main St, Boston, MA 02129-1104
16691176 +Bank Of America, Po Box 1598, Norfolk, VA 23501-1598
16691177 Bank of America*, NC4-105-03-14, Greensboro, NC, 27420
16691179 +Bankfirst, 1509 W 41st St, Sioux Falls, SD 57105-6370
16691180 +Bankfirst*, 6100 S. Old Village Place, Sioux Falls, SD 57108-2104
16691181 +Boston Federal Savings, 17 New England Executive, Burlington, MA 01803-5223
16691183 Capital 1 Bank*, Attn: C/O TSYS Debt Management, Norcross, GA, 30091
16691186 +Chase Manhattan Mtg, 3415 Vision Dr, Columbus, OH 43219-6009
16691187 +Chase Manhattan Mtg*, 8333 Ridgeway Dr, Irving, TX 75063-5812
16691188 +Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
16691189 Citibank*, Attn: Citicorp Credit Services, Kansas City, MO, 64153
16691190 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000
16691191 +Citizens Bank*, 480 Jefferson Blvd, Warwick, RI 02886-1359
16691192 +Countrywide Home Lending, 450 American St Credit Reporting S, Simi Valley, CA 93065-6285
16691193 Countrywide Home Lending*, Attn: Litigation Intake, MS:AC-11B, Calabasas, CA, 91302
16691195 +Fatima Kayi, 55 Gordon Street, Apt.: 1, Allston, MA 02134-2410
16691196 +Fidelity Bank, 100 E English St, Wichita, KS 67202-3759
16691197 +First Horizon Home Loa, 4000 Horizon Way, Irving, TX 75063-2260
16691198 +Fleet Ntl Bk, 200 Exchange St, Malden, MA 02148-5514
16691199 +Fst Tn Bk Mp, Pob 132, Memphis, TN 38101-0132
16691200 +GEMB / HH Gregg*, PO Box 103104, Roswell, GA 30076-9104
16691201 +Gemb/banana Rep, Po Box 981400, El Paso, TX 79998-1400
16691202 +Gemb/bst Buy, Po Box 981439, El Paso, TX 79998-1439
16691203 +Gemb/filenex, Po Box 981400, El Paso, TX 79998-1400
16691209 HSBC Nv/GM Card*, Hsbc Card Svcs Attn: Bankruptcy, Carol Stream, IL, 60197
16691167 +Hal K. Levitte, Atty Hal K. Levitte, Old City Hall, 45 School Street, 2nd Floor, Boston, MA 02108-3206
16691205 +Household Bank, 90 Christiana Rd, New Castle, DE 19720-3187
16691213 +Indymac Bank, 1 National City Pkwy, Kalamazoo, MI 49009-8003
16691215 JC Penney*, GE Money/Attn: Bankruptcy Dept, Alpharetta, GA, 30005
16691216 +Kay Jewelers, 375 Ghent Rd, Akron, OH 44333-4600
16691169 Massachusetts DOR, Bankruptcy Unit, P.O. Box 55484, Boston, MA 02205
16691218 +Medical Fcu, 221 Longwood Ave, Boston, MA 02115-5804
16691219 Monogram Bank N America, 4060 Ogletown/stan De5-019-03-07, Newark, DE 19713
16691220 +Olympus Servicing Lp, 9600 Great Hills Trl, Austin, TX 78759-6387
16691221 +Option One Mortgage Co, 3 Ada Way, Irvine, CA 92618-2304
16691224 +S L M Financial Corp, 6000 Commerce Pkwy Ste A, Mount Laurel, NJ 08054-2226
16691225 +Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500
16691226 +Sallie Mae 3rd Pty Lsc*, 11100 USA Parkway, Fishers, IN 46037-9203
16691227 +Sallie Mae Servicing, 1002 Arthur Dr, Lynn Haven, FL 32444-1683
16691228 Sm Servicing/Sallie Mae*, Attn: Claims Dept, Wilkes Barre, PA, 18773
16691168 +U.S. Trustee's Office, O'Neill Federal Office Building, 10 Causeway Street, 11th Floor, Boston, MA 02222-1001
16691229 +Unit Nat Bk, Pob 1369, Somerset, NJ 08875-1369
16691232 Washington Mutual, Po Box 1093, Northridge, CA 91328
16691233 Washington Mutual / Provident*, Attn: Bankruptcy Dept, Greenville, SC, 29603
16691234 Washington Mutual*, Attn: Default Cash Processing, Jacksonville, FL, 32256
16691235 Webster Bank, First Federal Plaza, Waterbury, CT 06720
16691236 +Wfnbn/expstr, Po Box 330064, Northglenn, CO 80233-8064

The following entities were served by electronic transmission on Oct 01, 2008.

16691172 +EDI: AMEREXPR.COM Oct 01 2008 01:28:00 Amex, 4315 South 2700 We, Salt Lake City, UT 84184-0001
16691173 +EDI: AMEREXPR.COM Oct 01 2008 01:28:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
16691174 +EDI: BANKAMER.COM Oct 01 2008 01:28:00 Bank Of America, 4161 Piedmont Pkwy, Greensboro, NC 27410-8119
16691176 +EDI: BANKAMER2.COM Oct 01 2008 01:33:00 Bank Of America, Po Box 1598, Norfolk, VA 23501-1598
16691178 +EDI: BANKAMER.COM Oct 01 2008 01:28:00 Bank of America*, PO Box 26012, Greensboro, NC 27420-6012
16691182 +EDI: CAPITALONE.COM Oct 01 2008 01:28:00 Cap One Bk, Po Box 85520, Richmond, VA 23285-5520
16691184 +EDI: CAPITALONE.COM Oct 01 2008 01:28:00 Capital 1 Bk, 11013 W Broad St, Glen Allen, VA 23060-5937
16691185 +EDI: CHASE.COM Oct 01 2008 01:33:00 Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822
16691188 +EDI: CITICORP.COM Oct 01 2008 01:28:00 Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
16691194 EDI: DISCOVER.COM Oct 01 2008 01:33:00 Discover Fin, Pob 15316, Wilmington, DE 19850

District/off: 0101-1
Case: 08-17260

User: admin
Form ID: b9aauto

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Total Served: 80

Date Rcvd: Sep 30, 2008

The following entities were served by electronic transmission (continued)

16691198	+EDI: BANKAMER2.COM Oct 01 2008 01:33:00	Fleet Ntl Bk, 200 Exchange St, Malden, MA 02148-5514
16691204	+EDI: RMSC.COM Oct 01 2008 01:28:00	Gemb/gap, Po Box 981400, El Paso, TX 79998-1400
16691207	+EDI: HFC.COM Oct 01 2008 01:28:00	HSBC / Best Buy*, PO Box 15522, Wilmington, DE 19850-5522
16691206	+EDI: HFC.COM Oct 01 2008 01:28:00	Household Bank*, PO Box 15522, Wilmington, DE 19850-5522
16691208	EDI: HFC.COM Oct 01 2008 01:28:00	Hsbc Nv, Po Box 19360, Salinas, CA 93901
16691210	+EDI: HFC.COM Oct 01 2008 01:28:00	Hsbc/bstby, Pob 15521, Wilmington, DE 19850-5521
16691211	+EDI: HFC.COM Oct 01 2008 01:28:00	Hsbc/rs, Pob 15521, Wilmington, DE 19850-5521
16691212	+EDI: HFC.COM Oct 01 2008 01:28:00	Hsbc/rs*, PO Box 15522, Wilmington, DE 19850-5522
16691170	EDI: IRS.COM Oct 01 2008 01:28:00	IRS, Insolvency Unit Stop 20800, 25 New Sudbury Street, P.O. Box 9112, Boston, MA 02203
16691214	+EDI: RMSC.COM Oct 01 2008 01:28:00	Jc Penney, Po Box 981402, El Paso, TX 79998-1402
16691217	+EDI: TSYS2.COM Oct 01 2008 01:28:00	Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
16691221	+EDI: OPTONE.COM Oct 01 2008 01:28:00	Option One Mortgage Co, 3 Ada Way, Irvine, CA 92618-2304
16691222	+EDI: PROVID.COM Oct 01 2008 01:28:00	Providian, 4940 Johnson Dr, Pleasanton, CA 94588-3308
16691223	+EDI: PROVID.COM Oct 01 2008 01:28:00	Providian Financial, Po Box 9180, Pleasanton, CA 94566-9180
16691230	+EDI: AFNIVZWIRE.COM Oct 01 2008 01:33:00	Vzw Ne, Po Box 1850 Attn Recovery Dept, Folsom, CA 95763-1850
16691231	+EDI: PROVID.COM Oct 01 2008 01:28:00	Wash Mutual/providian, Po Box 9180, Pleasanton, CA 94566-9180
16691237	+EDI: WTRWFNNB.COM Oct 01 2008 01:33:00	Wfnnb/micro Electronic, Po Box 182273, Columbus, OH 43218-2273

TOTAL: 27

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2008

Signature:

